

## Abstract

The invention provides a method or system for selecting a target group of most profitable consumers of a product or service from a group of consumers contained in a database. The invention involves selecting from the database a sub-group of consumers to whom a series of questions is posed. The invention then calculates a statistical relationship between the behavioural variables of each consumer and the variables contained in the database of the consumers. One then identifies variables contained in the database that are predictive of consumer profitability based on the strength of the statistical relationship. The invention then creates a mathematical algorithm that assigns a profitability score to each consumer. The invention then permits one to select from the database of scored consumers a target group of consumers that are most likely to be profitable targets for direct marketing.